### Warranties

ALL WARRANTIES EXPRESSED OR IMPLIED INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR ALL PARTICULAR PURPOSE FOR ANY INFORMATION, SERVICES OR PRODUCTS PROVIDED THROUGH THE SERVICE ARE HEREBY DISCLAIMED BY DOW JONES, ITS AFFILIATES, AGENTS AND LICENSORS. IN ADDITION, DOW JONES, ITS AFFILIATES, AGENTS AND LICENSORS ALSO SHALL NOT BE LIABLE FOR ANY INCIDENTAL, CONSEQUENTIAL, OR OTHER DAMAGES, LOSSES OR CLAIMS IN ANY WAY CONNECTED WITH OR ARISING OUT OF ANY INFORMATION, SERVICES OR PRODUCTS PROVIDED THROUGH THE SERVICE.

### Transmission Problems

Neither Dow Jones, its affiliates, agents or licensors shall be liable for any loss resulting from delays or interruptions due to electronic or mechanical equipment, to telephone or other interconnect problems, to defects or to storms, strikes, walkouts or other causes over which they have no direct control, or to loss resulting from erroneous statements or to errors in fact or in transmission.

### Securities Dealers

This Agreement does not apply to securities dealers, and you agree not to permit any securities dealer to access the Service through your equipment. A securities dealer is one who acts as a broker/dealer in the purchase or sale of negotiable financial instruments. Securities dealers desiring to subscribe to the Service must contact Dow Jones at 1 (800) 257-5114 (in New Jersey and Canada, 609-452-1511) and enter into a separate agreement.

### Tax Treatment

Program and usage costs for the Service will be tax deductible in many cases. Consult your tax advisor for further information.

### Changes in Terms and Conditions

All charges for the use of the Service are subject to change without notice. We may change any other term or condition of this Agreement at any time, and we will notify you of any changes. Your use of the Service after a change shall indicate that you have agreed to be bound by it. We may discontinue the Service and/or its availability to you at any time without notice.

### Miscellaneous

Neither this Agreement nor any other obligation hereunder is assignable by you. This Agreement shall be governed by, and construed according to, the laws of the State of New York.

Thank you for subscribing to Dow Jones News/Retrieval®. To get your unique personalized password, complete this form and immediately telephone Dow Jones with your control number.

CALL DOW JONES TODAY
FOR YOUR PASSWORD

Toll-free 1-(800) 257-5114
New Jersey
or Canada
(609) 452-1511

**IMPORTANT:**
**Before you use Dow Jones News/Retrieval®, read this User Agreement carefully.**

*Dow Jones News/Retrieval*
*User Agreement*

By using Dow Jones News/Retrieval® (hereafter referred to as "the Service"), you agree to be bound by the following terms and conditions.

### *Charges for the Service and Payment*

You will be charged for using the Service at the rates in effect at that time. If you access the Service, or if you permit others to do so, you acknowledge responsibility for all charges thus incurred. You agree to make payment to Dow Jones & Company, Inc. for all charges for the use of the Service within 15 days after the receipt of an invoice from Dow Jones, and you agree to pay all applicable sales and use taxes relating to your use of the Service. You understand that delinquency charges may be imposed on overdue accounts and that you shall be responsible for all reasonable legal and related fees if your account must be referred for collection. You will not be notified when any free time that you may be provided will terminate. You will also be billed for any time you access the Service beyond any allotted free time.

### *Ban on All Redistribution*

All information provided through the Service is the sole property of Dow Jones or its licensors and is protected by copyright. Information received through the Service may be stored in memory, manipulated, analyzed, reformatted, printed and displayed for your use only. You may not redistribute anywhere or to anyone any of the information or services you receive through the Service.

When we use the terms information and services, we are referring to any and all information and services received through the Service, no matter from what source they may originate.

### *Unauthorized Use*

If you know or suspect that a person whom you have not authorized to use the service is doing so and is making charges to your account, notify Dow Jones News/Retrieval Customer Service by telephone immediately at (800) 257-5114 (in New Jersey and Canada call (609) 452-1511) and confirm the notice in writing.

# CompuServe
# Consumer Information Service
# Snapak

Expiration date: January 1, 1986

## Welcome to CompuServe

The enclosed User ID number and password enables you to access limited free use of the CompuServe Consumer Information Service during Standard Service hours. Standard Service is from 6 p.m. to 5 a.m., local time at point of network connection. This introductory time will expire 90 days after first logon.

## Before you Begin

CompuServe recommends that you review the accompanying materials for log-on instructions, the telephone number for your area and other important information before accessing the Service.

## How to Subscribe

If you wish to subscribe to the CompuServe Consumer Information Service during or after using your introductory time, complete **BOTH** of the following steps:
  1) Enter the sign-up information while on-line.
  2) Complete, sign and return the enclosed Service Agreement.

## This Package Contains:

☐ your CompuServe User ID number
☐ your secret Password
☐ your personal Serial Number
☐ Service Terms and Conditions
☐ Service Agreement
☐ postage paid return envelope

## To Obtain Assistance

Refer to the Consumer Information Service User's Guide. For assistance in areas not covered in The User's Guide, you may call Customer Service between 8 a.m. and midnight (Eastern Time) weekdays and 2 p.m. to midnight on weekends at 614/457-8650 within Ohio or 800/848-8990 from outside Ohio.

## About Your Password

Please keep your User ID number in a secure place — separate from your password. CompuServe recommends that you change your password often, using two non-related words with a symbol, such as BOAT%TOUCH, for optimum security. **Never give your password to anyone** verbally or over the Service.

## Snapak Expiration Date

The User ID number enclosed within this Snapak will expire on the date shown above. You may trade in an expired Snapak for a valid Snapak by contacting CompuServe Customer Service.

## Warning

The enclosed information is **HIGHLY CONFIDENTIAL**. This package should be opened only by customer after purchase and its contents kept confidential by customer.
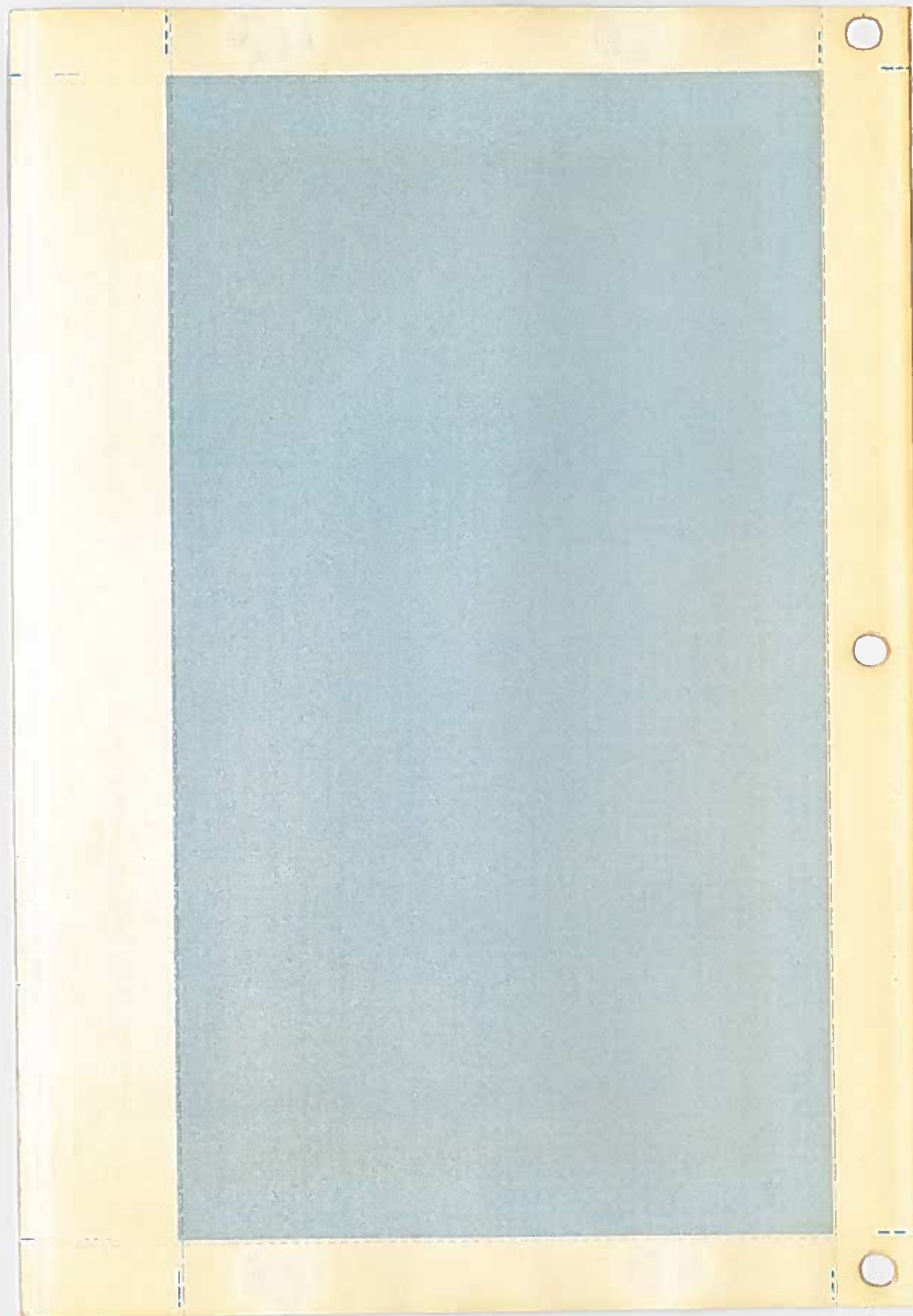
Serial Number 00880855

# CompuServe

5000 Arlington Centre Boulevard
P.O. Box 20212
Columbus, Ohio 43220
An H&R Block Company

## To Obtain Assistance

Refer to the Consumer Information Service User's Guide. For assistance with subjects not covered in the User's Guide, you may call Customer Service between 8 a.m. and midnight (Eastern Time) weekdays and 2 p.m. to midnight on weekends at 614/457-8650 within Ohio or 800/848-8990 from outside Ohio.

## Service Terms and Conditions

1. The CompuServe Information Service (the "Service") consists of the use of the computing services, software, and databases which are made available by CompuServe. These Terms, together with any Operating Rules published over the Service, will constitute the entire Agreement for the Service and will supersede all prior and contemporaneous statements, communications and documents.

2. Upon notice published over the Service, CompuServe may modify these Terms, the Operating Rules or the Service. Such modifications may include, without limitation, price changes, implementation of user priorities and discontinuance of parts of the Service. Upon at least six months prior notice published over the Service, CompuServe may terminate the Service.

3. Customer's use of the Service is not transferable and will be subject to any limits established by CompuServe or the bank with which it contracts. All charges are listed and payable in U.S. dollars.

4. The Customer will be responsible for payment of all premium program charges, transaction charges, communications surcharges, add-on connect charges, etc., when Customer accesses such programs or services such as do generate these charges.

5. The Customer shall provide all telephone and other equipment necessary to access the Service.

6. The Service is provided on an "as is, as available" basis. **Neither CompuServe nor its suppliers make any warranties, express or implied, including without limitation those of merchantability and fitness for a particular purpose, with respect to the Service.** The Customer is responsible for implementing sufficient procedures and checkpoints to satisfy his requirements for accuracy of data input and output and for maintaining a means external to the Service for the reconstruction of any lost data.

7. The Customer will not reproduce, sell, publish, or in any manner commercially exploit any information obtained through the Service or participate in or allow such reproduction, sale, publication or exploitation by any person.

8. The provisions of paragraphs 6 and 7 are for the benefit of CompuServe and its data suppliers; and any such data supplier shall have the right to assert and/or to enforce such provisions directly on its own behalf.

9. This Agreement will be performed in and governed by the laws of the State of Ohio. Any claims or causes of action related to the Service must be instituted within one year after the claim or cause of action has arisen or be barred.

| 75366.3042 | CEDAR/HALFWAY |
|---|---|
| User Identification Number | Secret Password |

**RETAIN FOR YOUR RECORDS**

## Service Agreement

(please print clearly):

Company Name (if applicable)

Name  (not optional)  (first)  (last)

Address  (number and street)

City

State    Zip/Mail Code    Country (leave blank if U.S.)

Telephone - (evenings/weekends)    Telephone - (daytime/weekdays)
(    )    (    )

I have completed the on-line sign up procedure and wish to become a CompuServe Consumer Information Service subscriber. I agree to pay the CompuServe Information Service rates in effect for the billing period in which the services are purchased and billed. I agree to pay the validation charge in effect at the time this Agreement is accepted by CompuServe. I agree to the terms and conditions of the Billing Option which I have selected and as published over the Service. I shall maintain confidentiality of my password at all times and take responsibility for its security. I have read and fully understand the Terms of this Agreement and agree to be bound by them.

Signature  (if applicant is a minor, parent or guardian must sign.)    Date

| 75366.3042 |
|---|
| User Identification Number |

CompuServe Incorporated
Consumer Information Services
P.O. Box 20212
Columbus, Ohio 43220

This blank form expires January 1, 1986

To retain your account, please return the signed copy of this Service Agreement to CompuServe in the envelope provided within 15 days of completing your on-line sign up.

separate at perforation

**INSERT SERVICE AGREEMENT**          **MOISTEN AND FOLD HERE TO SEAL**

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

## BUSINESS REPLY ENVELOPE
FIRST CLASS PERMIT NO. 407, COLUMBUS, OHIO

POSTAGE WILL BE PAID BY ADDRESSEE

## CompuServe

Consumer Information Services
Customer Administration Department
P.O. Box 20212
Columbus, Ohio 43220